

## CLAIMS

What is claimed is:

- 1 1. A computerized method of providing and allowing secure sharing of account  
2 information between users of an Internet information aggregation system comprising:  
3 a grantor user creating one or more view pages,  
4 storing the grantor's view pages in a view pages database of the Internet  
5 information aggregation system,  
6 assigning a unique visitation access code to each of a plurality of grantee users of  
7 the Internet information aggregation system,  
8 storing said visitation codes in a database of the Internet information aggregation  
9 system,  
10 said grantor selectively obtaining said visitation access codes from one or more of  
11 said grantees, and  
12 said grantor using said visitation access codes to selectively grant visitation access  
13 to one or more of said grantor's view pages to one or more of said grantees.
- 14 2. The method of claim 1, wherein said grantor's view pages include  
15 a public view that displays non-sensitive information,  
16 a private view that displays sensitive information, and  
17 an advisor view that displays selected account information pertaining to obtaining  
18 advice from an advisor, such as a financial, health, or travel advisor.
- 19 3. The method of claim 1, wherein said step of using said visitation access codes to  
20 selectively grant visitation access to one or more of said grantor's view pages to one or  
21 more of said grantees comprises:  
22 receiving input from said grantor for granting visitation access,  
23 verifying that said grantor is authorized to grant visitation access,  
24 if said grantor is authorized to grant visitation access, presenting a graphical user  
25 interface for granting visitation access,  
26 receiving input from the grantor for a visitation access code of a selected grantee,  
27 determining whether said grantor entered a correct visitation access code,  
28 if said grantor entered a correct visitation access code, displaying a list of said  
29 grantor's available view pages, and  
30 receiving input from said grantor for selectively granting access to one or more of

1 said grantor's view pages to said selected grantee.

2 4. The method of claim 3, further comprising, in said step of selectively granting  
3 access to one or more of said grantor's view pages, selectively assigning one of three  
4 levels of access for each said view page for which access is granted, said level of access  
5 selected from the group consisting of Read Access, Refresh Access, and Full Access.

6 5. The method of claim 1, further comprising said grantor selectively revoking  
7 visitation access privileges to one or more of said grantees.

8 6. The method of claim 5, further comprising, in said step of selectively granting  
9 access to one or more of the grantor's view pages, selectively granting a right of Read  
10 Access to said selected grantee, wherein said Internet information aggregation system  
11 permits said grantee to view account information displayed on the grantor's view page  
12 but does not permit said grantee to manipulate said account information or otherwise alter  
13 said view page.

14 7. The method of claim 5, further comprising, in said step of selectively granting  
15 access to one or more of the grantor's view pages, selectively granting a right of Refresh  
16 Access to said selected grantee, wherein said Internet information aggregation system  
17 permits said grantee to view account information displayed on the grantor's view page  
18 and to selectively refresh said account information.

19 8. The method of claim 5, further comprising, in said step of selectively granting  
20 access to one or more of the grantor's view pages, selectively granting a right of Full  
21 Access to said selected grantee, wherein said Internet information aggregation system  
22 permits said grantee to view and manipulate account information displayed on the  
23 grantor's view page as though said grantee were the grantor.

24 9. The method of claim 5, further comprising, in said step of selectively granting  
25 access to one or more of the grantor's view pages, selectively assigning a right to one of  
26 three levels of access for each said view page for which access is granted, said level of  
27 access selected from the group consisting of Read Access, Refresh Access, and Full  
28 Access.

29 10. The method of claim 1, further comprising the grantor selectively revoking  
30 visitation access privileges to one or more of said grantees.

1 11. The method of claim 1, further comprising:  
2 a grantee logging onto the Internet information aggregation system via a  
3 processor,  
4 displaying one of said grantee's view pages on a display of said grantee's  
5 processor, said display including an option for selectively viewing view pages of grantors  
6 who have granted visitation access to said grantee,  
7 said grantee selecting one of the grantors' view pages, and  
8 displaying said selected grantor's view page on said grantee's display.

9 12. The method of claim 11, wherein said step of displaying said selected grantor's  
10 view page on said grantee's display comprises:

11 retrieving said selected grantor's view from said view pages database,  
12 retrieving the grantor's decryption and encryption keys from a grantor decryption  
13 and encryption keys database,  
14 retrieving said grantee's decryption and encryption keys from a reviewer  
15 decryption and encryption keys database,  
16 retrieving the grantor's visitation access permissions from a grantor permissions  
17 database, and  
18 utilizing the grantor's decryption and encryption keys, said grantee's decryption  
19 and encryption keys, and the grantor's visitation access permissions to display said  
20 selected grantor's view page on said grantee's display.

21 13. The method of claim 11, further comprising determining whether said grantee has  
22 been granted a right to Read Access, Refresh Access, or Full Access, and limiting said  
23 grantee's use of said selected grantor's view page to said granted right of access.

24 14. The method of claim 13, wherein said step of determining whether said grantee  
25 has been granted a right to Read Access, Refresh Access, or Full Access comprises:

26 determining whether said grantee has been granted a right to Read Access, and, if  
27 said grantee has been granted said right to Read Access, retrieving said selected grantor's  
28 view page, displaying said selected grantor's view page on said grantee's display, and  
29 permitting said grantee to view said view page in a read-only mode;

1 if said grantee has not been limited only to Read Access, determining whether  
2 said grantee has been granted a right to Refresh Access, and, if said grantee has been  
3 granted said right to Refresh Access, retrieving said selected host user's view page,  
4 displaying said selected grantor's view on said grantee's display, and enabling said  
5 grantee to selectively refresh selected information on said selected grantor's view page;  
6 and

7 if said grantee has not been limited only to Read Access or Refresh Access,  
8 retrieving said selected grantor's view page, displaying said selected grantor's view on  
9 said grantee's display, enabling said grantee to selectively refresh selected information on  
10 said selected grantor's view page, and enabling said grantee to carry out functions on the  
11 grantor's view page as though said grantee were the grantor, said functions including  
12 carrying out transactions, logging in to selected web-sites, and modifying the grantor's  
13 account information.

14 15. The method of claim 11, wherein said processor is a mobile device.

15 16. The method of claim 12, wherein said processor is a mobile device.

16 17. The method of claim 13, wherein said processor is a mobile device.

17 18. The method of claim 14, wherein said processor is a mobile device.

18 19. A computerized system for providing and allowing secure sharing of account  
19 information between users of an Internet information aggregation system, the Internet  
20 account aggregation system aggregating and displaying Internet account information on  
21 processors of the users, the users' processors each having a display and being  
22 interactively connected to a host server processor via the Internet, wherein a grantor is a  
23 user who selectively grants the right to access account information displayed on the  
24 grantor user's view pages, and a grantee is a user who receives such right to access  
25 account information on the grantors' view pages, comprising:

26 a means for the grantors to create one or more view pages,

27 said host processor programmed to store said view pages created by the grantors  
28 in a view pages database of the Internet information aggregation system,

29 a means for assigning a unique visitation access code to each of the grantees,

1        said host processor programmed to store said visitation access codes in a  
2 visitation access code database of the Internet information aggregation system, and  
3        a means for granting visitation access to the grantees, whereby the grantors use  
4 said visitation access codes to selectively grant access to selected grantor view pages to  
5 selected grantees.

6    20.    The system of claim 19, wherein said grantor view pages include a Public View  
7 that displays non-sensitive account information of the grantor.

8    21.    The system of claim 19, wherein said grantor view pages include a Private View  
9 that displays sensitive account information of the grantor.

10   22.    The system of claim 19, wherein said grantor view pages include an Advisor  
11 View that displays selected account information of the grantor that pertains to obtaining  
12 advice from an advisor, such as a financial, health, or travel advisor.

13  
14   23.    The system of claim 19, wherein said means for selectively granting visitation  
15 access further includes a means for selectively granting Read Access, wherein said  
16 Internet information aggregation system permits said grantee to view account information  
17 displayed on the grantor's view page but does not permit said grantee to manipulate said  
18 account information or otherwise alter said view page.

19   24.    The system of claim 19, wherein said means for selectively granting visitation  
20 access further includes a means for selectively granting Refresh Access, wherein said  
21 Internet information aggregation system permits said grantee to view account information  
22 displayed on the grantor's view page and to selectively refresh said account information.

23   25.    The system of claim 19, wherein said means for selectively granting visitation  
24 access further includes a means for selectively granting Full Access, wherein said  
25 Internet information aggregation system permits said grantee to view and manipulate  
26 account information displayed on the grantor's view page as though said grantee were the  
27 grantor.

28   26.    The system of claim 19, further comprising a means for the grantors to selectively  
29 revoke visitation access privileges to one or more of said grantees.

30   27.    The system of claim 19, further comprising:

1 the host processor programmed to display on each grantee's display available  
2 grantor view pages to which the grantee has been granted visitation access rights, said  
3 display including a means for the grantee to select an available grantor view page for  
4 viewing, and

5 the host processor programmed to display said selected grantor's view page on  
6 said grantee's display.

7 28. The system of claim 27, further comprising the host processor programmed to  
8 determine whether each grantee has been granted a right to Read Access, Refresh Access,  
9 or Full Access, and to limit each grantee's use of said selected grantor's view page to said  
10 granted right of access.

11 29. The system of claim 11, wherein said processor is a mobile device.

12 30. The system of claim 12, wherein said processor is a mobile device.

13 31. The system of claim 13, wherein said processor is a mobile device.

14 32. The system of claim 14, wherein said processor is a mobile device.

15 33. A computerized method of providing and allowing secure sharing of account  
16 information between users of an Internet information aggregation system, wherein a  
17 grantor is a user who selectively grants a right to access account information displayed on  
18 the grantor user's view pages, and a grantee is a user who receives such right to access  
19 account information on the grantors' view pages, comprising:

20 a grantor creating one or more view pages, each said view page having a plurality  
21 of monitors therein,

22 storing the grantor's view pages in a view pages database of the Internet  
23 information aggregation system,

24 assigning a unique visitation access code to each of a plurality of grantees of the  
25 Internet information aggregation system,

26 storing said visitation access codes in a database of the Internet information  
27 aggregation system,

28 the grantor selectively obtaining said visitation access codes from one or more of  
29 said grantees,

30 receiving input from the grantor for granting visitation access,

1 verifying that the grantor is authorized to grant visitation access,  
2 if the grantor is authorized to grant visitation access, presenting a graphical user  
3 interface for granting visitation access,  
4 receiving input from the grantor for a visitation access code of a selected grantee,  
5 determining whether the grantor entered a correct visitation access code,  
6 if the grantor entered a correct visitation access code, displaying a list of the  
7 grantor's available view pages, and  
8 receiving input from the grantor for selectively granting access to one or more of  
9 the grantor's view pages to said selected grantee.

10 34. A computerized method of providing and allowing secure sharing of account  
11 information between users of an Internet information aggregation system, wherein a  
12 grantor is a user who selectively grants a right to access account information displayed on  
13 the grantor user's view pages, and a grantee is a user who receives such right to access  
14 account information on the grantors' view pages, comprising:  
15 a grantor creating one or more view pages, each said view page having a plurality  
16 of monitors therein,  
17 storing the grantor's view pages in a view pages database of the Internet  
18 information aggregation system,  
19 assigning a unique visitation access code to each of a plurality of grantees of the  
20 Internet information aggregation system,  
21 storing said visitation access codes in a database of the Internet information  
22 aggregation system,  
23 the grantor selectively obtaining said visitation access codes from one or more of  
24 said grantees,  
25 receiving input from the grantor for granting visitation access,  
26 verifying that the grantor is authorized to grant visitation access,  
27 if the grantor is authorized to grant visitation access, presenting a graphical user  
28 interface for granting visitation access,  
29 receiving input from the grantor for a visitation access code of a selected grantee,  
30 determining whether the grantor entered a correct visitation access code,

1 if the grantor entered a correct visitation access code, displaying a list of the  
2 grantor's available view pages, and

3 receiving input from the grantor for selectively granting access to one or more of  
4 the grantor's view pages to said selected grantee, including selectively assigning a right  
5 to one of three levels of access for each said view page for which access is granted, said  
6 level of access selected from the group consisting of Read Access, Refresh Access, and  
7 Full Access.

8 35. A computerized method of providing and allowing secure sharing of account  
9 information between users of an Internet information aggregation system, wherein a  
10 grantor is a user who selectively grants a right to access account information displayed on  
11 the grantor user's view pages, and a grantee is a user who receives such right to access  
12 account information on the grantors' view pages, comprising:

13 a grantor creating one or more view pages, each said view page having a plurality  
14 of monitors therein,

15 storing the grantor's view pages in a view pages database of the Internet  
16 information aggregation system,

17 assigning a unique visitation access code to each of a plurality of grantees of the  
18 Internet information aggregation system,

19 storing said visitation access codes in a database of the Internet information  
20 aggregation system,

21 the grantor selectively obtaining said visitation access codes from one or more of  
22 said grantees,

23 receiving input from the grantor for granting visitation access,

24 verifying that the grantor is authorized to grant visitation access,

25 if the grantor is authorized to grant visitation access, presenting a graphical user  
26 interface for granting visitation access,

27 receiving input from the grantor for a visitation access code of a selected grantee,

28 determining whether the grantor entered a correct visitation access code,

29 if the grantor entered a correct visitation access code, displaying a list of the  
30 grantor's available view pages, and



1 receiving input from the grantor for selectively granting access to one or more of  
2 the grantor's view pages to said selected grantee,

3 a grantee logging onto the Internet information aggregation system via a  
4 processor,

5 displaying one of said grantee's view pages on a display of said grantee's  
6 processor, said display including an option for selectively viewing view pages of grantors  
7 who have granted visitation access to said grantee,

8 said grantee selecting one of the grantors' view pages, and

9 displaying said selected grantor's view page on said grantee's display.

10 36. The method of claim 35, wherein said processor is a mobile device.

11 37. A computerized method of providing and allowing secure sharing of account  
12 information between users of an Internet information aggregation system, wherein a  
13 grantor is a user who selectively grants a right to access account information displayed on  
14 the grantor user's view pages, and a grantee is a user who receives such right to access  
15 account information on the grantor's view pages, comprising:

16 a grantor creating one or more view pages, each said view page having a plurality  
17 of monitors therein,

18 storing the grantor's view pages in a view pages database of the Internet  
19 information aggregation system,

20 assigning a unique visitation access code to each of a plurality of grantees of the  
21 Internet information aggregation system,

22 storing said visitation access codes in a database of the Internet information  
23 aggregation system,

24 the grantor selectively obtaining said visitation access codes from one or more of  
25 said grantees,

26 receiving input from the grantor for granting visitation access,

27 verifying that the grantor is authorized to grant visitation access,

28 if the grantor is authorized to grant visitation access, presenting a graphical user  
29 interface for granting visitation access,

30 receiving input from the grantor for a visitation access code of a selected grantee,

1 determining whether the grantor entered a correct visitation access code,  
2 if the grantor entered a correct visitation access code, displaying a list of the  
3 grantor's available view pages, and  
4 receiving input from the grantor for selectively granting access to one or more of  
5 the grantor's view pages to said selected grantee, including selectively assigning a right  
6 to one of three levels of access for each said view page for which access is granted, said  
7 level of access selected from the group consisting of Read Access, Refresh Access, and  
8 Full Access,  
9 a grantee logging onto the Internet information aggregation system via a  
10 processor,  
11 displaying one of said grantee's view pages on a display of said grantee's  
12 processor, said display including an option for selectively viewing view pages of grantors  
13 who have granted visitation access to said grantee,  
14 said grantee selecting one of the grantors' view pages,  
15 retrieving said selected grantor's view from said view pages database,  
16 retrieving the grantor's decryption and encryption keys from a grantor decryption  
17 and encryption keys database,  
18 retrieving said grantee's decryption and encryption keys from a reviewer  
19 decryption and encryption keys database,  
20 retrieving the grantor's visitation access permissions from a grantor permissions  
21 database, and  
22 utilizing the grantor's decryption and encryption keys, said grantee's decryption  
23 and encryption keys, and the grantor's visitation access permissions to display said  
24 selected grantor's view page on said grantee's display.  
25 38. The method of claim 37, further comprising determining whether said grantee has  
26 been granted a right to Read Access, Refresh Access, or Full Access, and limiting said  
27 grantee's use of said selected grantor's view page to said granted right of access.  
28 39. The method of claim 38, wherein said step of determining whether said grantee  
29 has been granted a right to Read Access, Refresh Access, or Full Access comprises:

1 determining whether said grantee has been granted a right to Read Access, and, if  
2 said grantee has been granted said right to Read Access, retrieving said selected grantor's  
3 view page, displaying said selected grantor's view page on said grantee's display, and  
4 permitting said grantee to view said view page in a read-only mode;

5 if said grantee has not been limited only to Read Access, determining whether  
6 said grantee has been granted a right to Refresh Access, and, if said grantee has been  
7 granted said right to Refresh Access, retrieving said selected host user's view page,  
8 displaying said selected grantor's view on said grantee's display, and enabling said  
9 grantee to selectively refresh selected information on said selected grantor's view page;  
10 and

11 if said grantee has not been limited only to Read Access or Refresh Access,  
12 retrieving said selected grantor's view page, displaying said selected grantor's view on  
13 said grantee's display, enabling said grantee to selectively refresh selected information on  
14 said selected grantor's view page, and enabling said grantee to carry out functions on the  
15 grantor's view page as though said grantee were the grantor, said functions including  
16 carrying out transactions, logging in to selected web-sites, and modifying the grantor's  
17 account information.

18 40. The method of claim 37, wherein said processor is a mobile device.

19 41. A computerized method of providing and allowing secure sharing of account  
20 information between users of an Internet information aggregation system, wherein a  
21 grantor is a user who selectively grants a right to access account information displayed on  
22 the grantor user's view pages, and a grantee is a user who receives such right to access  
23 account information on the grantors' view pages, comprising:

24 a grantor creating one or more view pages, each said view page having three  
25 columns, each of said columns having at least one monitor therein,

26 storing the grantor's view pages in a view pages database of the Internet  
27 information aggregation system,

28 assigning a unique visitation access code to each of a plurality of grantees of the  
29 Internet information aggregation system,

1 storing said visitation access codes in a database of the Internet information  
2 aggregation system,  
3 the grantor selectively obtaining said visitation access codes from one or more of  
4 said grantees,  
5 receiving input from the grantor for granting visitation access,  
6 verifying that the grantor is authorized to grant visitation access,  
7 if the grantor is authorized to grant visitation access, presenting a graphical user  
8 interface for granting visitation access,  
9 receiving input from the grantor for a visitation access code of a selected grantee,  
10 determining whether the grantor entered a correct visitation access code,  
11 if the grantor entered a correct visitation access code, displaying a list of the  
12 grantor's available view pages, and  
13 receiving input from the grantor for selectively granting access to one or more of  
14 the grantor's view pages to said selected grantee,  
15 a grantee logging onto the Internet information aggregation system via a  
16 processor,  
17 displaying one of said grantee's view pages on a display of said grantee's  
18 processor, said display including an option for selectively viewing view pages of grantors  
19 who have granted visitation access to said grantee,  
20 said grantee selecting one of the grantors' view pages, and  
21 displaying said selected grantor's view page on said grantee's display.

22 42. The method of claim 41, wherein said processor is a mobile device.

23 43. A computerized method of providing and allowing secure sharing of account  
24 information between users of an Internet information aggregation system, including  
25 secure sharing of messages, wherein a grantor is a user who selectively grants a right to  
26 access account information displayed on the grantor user's view pages, and a grantee is a  
27 user who receives such right to access account information on the grantors' view pages,  
28 comprising:  
29 a grantor creating one or more view pages,

1 storing the grantor's view pages in a view pages database of the Internet  
2 information aggregation system,  
3 assigning a unique visitation access code to each of a plurality of grantees of the  
4 Internet information aggregation system,  
5 storing said visitation access codes in a database of the Internet information  
6 aggregation system,  
7 the grantor selectively obtaining said visitation access codes from one or more of  
8 said grantees,  
9 receiving input from the grantor for granting visitation access,  
10 verifying that the grantor is authorized to grant visitation access,  
11 if the grantor is authorized to grant visitation access, presenting a graphical user  
12 interface for granting visitation access,  
13 receiving input from the grantor for a visitation access code of a selected grantee,  
14 determining whether the grantor entered a correct visitation access code,  
15 if the grantor entered a correct visitation access code, displaying a list of the  
16 grantor's available view pages, and  
17 receiving input from the grantor for selectively granting access to one or more of  
18 the grantor's view pages to said selected grantee,  
19 a grantee logging onto the Internet information aggregation system via a  
20 processor,  
21 displaying one of said grantee's view pages on a display of said grantee's  
22 processor, said display including an option for selectively viewing view pages of grantors  
23 who have granted visitation access to said grantee,  
24 said grantee selecting one of the grantors' view pages,  
25 displaying said selected grantor's view page on said grantee's display,  
26 receiving input from a composing user for composition of a secure message, said  
27 composing user being either a grantor or a grantee,  
28 receiving input from said composing user for selection of a recipient of said  
29 secure message, said recipient being either a grantor or a grantee,

1 receiving input from said composing user for transmitting said secure message to  
2 said recipient, and

3 upon receipt of said input for transmitting said secure message, transmitting said  
4 secure message to a processor of said recipient in an encrypted read-only format.

5 44. The method of claim 43, further comprising decrypting said secure message when  
6 said secure message reaches said recipient's processor, and displaying said secure  
7 message on a display of said recipient's processor.

8 45. The method of claim 43, wherein, if said recipient was not logged into the Internet  
9 information aggregation system when said secure message was transmitted to said  
10 recipient, storing said secure message in an encrypted format in a secure messaging  
11 database of the Internet information aggregation system.

12 46. The method of claim 45, further comprising retrieving said secure message from  
13 said secure messaging database when said recipient logs into the Internet information  
14 aggregation system, and transmitting said secure message to said processor of said  
15 recipient in an encrypted format.

16 47. The method of claim 46, further comprising decrypting said secure message when  
17 said secure message reaches said recipient's processor, and displaying said secure  
18 message on a display of said recipient's processor.

19 48. The method of claim 45, further comprising said composing user selectively  
20 deleting secure messages from said secure messaging database.

21 49. The method of claim 43, further comprising forwarding secure messages to a  
22 mobile device of said recipient.

23 50. The method of claim 1, further comprising exchanging messages between the  
24 users in a secure format, wherein said secure messages are transmitted to recipient users  
25 in an encrypted read-only format, and wherein said secure messages are stored only on  
26 the Internet information aggregation system.

27 51. The method of claim 5, further comprising exchanging messages between the  
28 users in a secure format, wherein said secure messages are transmitted to recipient users  
29 in an encrypted read-only format, and wherein said secure messages are stored only on  
30 the Internet information aggregation system.

1 52. The method of claim 11, further comprising exchanging messages between the  
2 users in a secure format, wherein said secure messages are transmitted to recipient users  
3 in an encrypted read-only format, and wherein said secure messages are stored only on  
4 the Internet information aggregation system.

5 53. The system of claim 19, further comprising a means for exchanging messages  
6 between the users in a secure format, wherein said secure messages are transmitted to  
7 recipient users in an encrypted read-only format, and wherein said secure messages are  
8 stored only on the Internet information aggregation system.

9 54. The system of claim 27, further comprising a means for exchanging messages  
10 between the users in a secure format, wherein said secure messages are transmitted to  
11 recipient users in an encrypted read-only format, and wherein said secure messages are  
12 stored only on the Internet information aggregation system.

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